

Information to identify the case:

Debtor 1 **Stuart Blaine Holler**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2507**

EIN **-----**

Debtor 2 **Tracey Lynn Holler**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7195**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10308-TPA**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stuart Blaine Holler

Tracey Lynn Holler

8/25/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stuart Blaine Holler
Tracey Lynn Holler
Debtors

Case No. 16-10308-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Aug 25, 2021

User: dpas
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Stuart Blaine Holler, Tracey Lynn Holler, 78 Lake Road, Mercer, PA 16137-2020
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14221023	+ Allegheny Radiology Associates, 320 East North Street, Pittsburgh, PA 15212-4756
14221024	+ Apogee Physicians, PO Box 708610, Sandy, UT 84070-8627
14290975	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14207849	+ EMP of Mercer County Ltd, 4535 Dressler Road NW, Canton, OH 44718-2545
15188471	FLAGSTAR BANK FSB, P.O. BOX 660263, DALLAS, TX 75266-0263
14221025	+ Grove City Medical Center, 631 North Broad Street Extension, Grove City, PA 16127-4603
14207853	+ Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
14221027	+ Sharon Clinical Company, PO Box 13653, Belfast, ME 04915-4027
14221028	+ Sharon Regional Health System, 740 East State Street, Sharon, PA 16146-3395
14211851	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14221029	+ Wolf Creek Medical, PO Box 719, Monroeville, PA 15146-0719

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Aug 26 2021 03:33:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Aug 26 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14229881	EDI: BECKLEE.COM	Aug 26 2021 03:33:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14214005	EDI: GMACFS.COM		

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14207838	+ EDI: GMACFS.COM	Aug 26 2021 03:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14207840	+ EDI: AMEREXPR.COM	Aug 26 2021 03:33:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14207841	+ EDI: BANKAMER.COM	Aug 26 2021 03:33:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14207842	+ EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14233306	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14207844	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14207845	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14207846	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank / Goodyear, CitiCorp Credit Card Services, Po Box 790040, Saint Louis, MO 63179-0040
14207847	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14207848	+ EDI: WFNNB.COM	Aug 26 2021 03:33:00	Comenity Bank / Carter Lumber, Po Box 182125, Columbus, OH 43218-2125
14207851	+ Email/Text: bankruptcy@huntington.com	Aug 25 2021 23:23:00	Huntington National Bank, 41 South High Street, Columbus, OH 43215-3406
14233034	+ Email/Text: bankruptcy@huntington.com	Aug 25 2021 23:23:00	Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14207850	+ Email/Text: bankruptcy@huntington.com	Aug 25 2021 23:23:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14207852	+ EDI: WFNNB.COM	Aug 26 2021 03:33:00	Kay Jewelers, Sterling Jewelers Inc, Po Box 1799, Akron, OH 44309-1799
14242685	+ EDI: MID8.COM	Aug 26 2021 03:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14412754	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14290983	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14221026	Email/Text: pasi_bankruptcy@chs.net	Aug 25 2021 23:22:00	Professional Account Services, PO Box 188, Brentwood, TN 37024
14207854	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 25 2021 23:23:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14218059	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 25 2021 23:23:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14214563	EDI: RECOVERYCORP.COM	Aug 26 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14282680	+ Email/Text: pasi_bankruptcy@chs.net	Aug 25 2021 23:22:00	SHARON CLINIC COMPANY C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
14207839	EDI: AGFINANCE.COM	Aug 26 2021 03:33:00	American General Financial, Springleaf Financial, Attn: Bankruptcy Department, PO Box 3251, Evansville, IN 47731

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14241445	EDI: AGFINANCE.COM	Aug 26 2021 03:33:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14260777	+ Email/Text: pasi_bankruptcy@chs.net	Aug 25 2021 23:22:00	Sharon Regional Health System, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
14207855	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14207856	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank / American Eagle, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14207857	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank / HH Gregg, Po Box 965036, Orlando, FL 32896-5036
14207858	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14207859	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14207860	+ Email/Text: jsprentz@urc.com	Aug 25 2021 23:23:00	United Refining, 15 Bradley Street, Warren, PA 16365-3299
14207861	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14207863	+ EDI: WFFC.COM	Aug 26 2021 03:33:00	WFFNB / Furniture Barn, Wells Fargo Financial National Bank, Po Box 10438, Des Moines, IA 50306-0438
14255891	EDI: WFFC.COM	Aug 26 2021 03:33:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
14207862	+ EDI: WFFC.COM	Aug 26 2021 03:33:00	Wells Fargo Home Projects Visa, Written Correspondence Resolutions, Mac#X2302-04c, PO Box 10335, Des Moines, IA 50306-0335
14265136	EDI: ECAST.COM	Aug 26 2021 03:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK FSB, AS SERVICING Et.Al
cr		Lakeview Loan Servicing, LLC
14207843	##+	Cds / Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed.R.Bank.P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
Daniel P. Foster	on behalf of Joint Debtor Tracey Lynn Holler dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Stuart Blaine Holler dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Mario J. Hanyon	on behalf of Creditor FLAGSTAR BANK FSB AS SERVICING Et.Al wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteevdpa.com
Steven P Kelly	on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
William E. Miller	on behalf of Creditor Quicken Loans Inc. wmillier@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10